STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

JESUS VALDES FERNANDEZ

Case No. 10-05919-BKT

Chapter 13

Attorney Name: JOSE M PRIETO CARBALLO

I. Appearances

Debtor [✓] Present [ ] Absent

Joint Debtor [ ] Present [ ] Absent

Attorney for Debtor [✓] Present [ ] Absent

[ ] Pro-se

[ ] Substitute ____________________

Date: January 20, 2011

Time: 2:34 PM Track: N/R

[ ] This is debtor(s) ___ Bankruptcy filing.

Liquidation Value: Ø

Creditors

None

II. Oath Administered

[✓] Yes [ ] No

III. Documents Filed/Provided

[ ] Schedules

[ ] Statement of Financial Affairs (SOFA)

[ ] Statement of Current Monthly Income (SCMI)

[ ] Credit counseling briefing certificate (CCC)

[ ] Waiver requested by debtor(s)

[ ] DSO Certificate

[ ] DSO Recipient's information

[✓] State Tax Returns 06-09 [✓] Returned

[ ] Federal Tax Returns ________ [ ] Returned

[✓] Evidence of income (60 days prior to petition)

IV. Status of Meeting [✓] Closed [ ] Not Held [ ] Continued __________ at __________

V. Trustee's Report on Confirmation

[ ] FAVORABLE

[✓] UNFAVORABLE

[✓] Feasibility 4.5 out of 6 pymts to trustee

[ ] Insufficiently funded

[ ] Unfair discrimination

[ ] Fails liquidation value test

[ ] Fails disposable income test (I & J)

[ ] No provision for secured creditor(s)

____

____

[ ] Treat value of collateral separately

[ ] No provision for insurance

[ ] Tax returns missing

[ ] State - years __________

[ ] Federal - years __________

[ ] No DSO certificate (Post-petition)

[ ] Evidence of income

[ ] Missing [ ] Incomplete

[ ] Stmt. of Current Monthly Income

[ ] Incomplete [ ] Missing

[ ] Fails commitment period [ ] Fails Disp. Income

[ ] Certificate of Credit briefing

[ ] Missing [ ] More than 180 days

[ ] Issuer not certified by U.S.T.

[ ] Incomplete schedules

[ ] Incomplete S.O.F.A.

[ ] Other:

____

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VI. Plan (Cont.)

Date: January, 17, 2011 Base $ 15,625.00 [X] Filed Evidence of Pmt shown: ______

Payments 4.5 made out of 6 due. [ ] Not Filed

VII. Confirmation Hearing Date: February 24, 2011

VIII. Attorney's fees as per R. 2016(b)

$3,000 - $ 0.00 = $ 3,000

IX. Documents to be provided w/in ____ days

[✓] Amended schedules I-> include 14 yr old son as dependent

[ ] Insurance estimate

[ ] Amended S.O.F.A. ______

[ ] Amended plan

[ ] Business Documents

[ ] Monthly reports for the months ______

[ ] Assumption/Rejection executory contract ______

[ ] Appraisal ______

[ ] State tax returns years ______

[ ] Federal tax returns years ______

[ ] Correct SS # (Form B21)

[ ] Debtor [ ] Joint debtor

[ ] Other: ______

[ ] Public Liability Insurance

[ ] Premises ______

[ ] Vehicle(s) ______

[ ] Licenses issued by: ______

[ ] M.T.D. to be filed by Trustee: Debtor(s): [ ] failed to appear; [ ] failed to commence payments;

[ ] failed to keep payments current; [ ] does (do) not qualify as a debtor (§109); ______

[ ] Other: ______

COMMENTS

Note: Debtor has 2 retirement loans; one matures on 7/7/2011 ($110.93 monthly); said maturity requires step-up in month 12 of at least partial amount and the other loan matures on 6/8/2012 ($119.60) which maturity requires another step-up pymt in month 24.

(1) Amend Schedules I and J to include companion's contribution to household and include additional expenses @ Schedule "J".

[signature]
Trustee/Presiding Officer

Date: January 20, 2011

(Rev.